

INSURANCE ACTIVITIES

A Weekly Page of Happenings Among the Insurance Organizations
Fire - Life - Automobile - Industrial - Accident



WILL URGE MANY TO INSURE NOW FOR PROTECTION

Local Risk Men Will Give
Talks Today on
Insurance.

Life insurance men will present today to workers in all parts of the District the value of taking out policies now. Today is Life Insurance Day of National Thrift Week, and the men are going to present in a forceful manner and with striking examples indisputable reasons why everyone should carry as large a life policy as their present earning power permits.

The talks will be given by men who work in the business every day, and who are in personal contact with the ups and downs of uncertain life. For they have seen families broken apart upon the death of the head of the family because he did not provide adequately for their protection after death.

The speakers will represent practically all of the companies doing business in the District, and they will speak generally on the value of everyone maintaining adequate life insurance. Not only will they talk on the protection of the family after death, but they will point out that policies may be taken out that will become payable in old age, when the earning power is lessened; policies that provide for educating the children as they grow up, and many other forms of protection that can be had through the life policy.

Ten Reasons Why.
A few of the good reasons for carrying life insurance, which will be presented by the speakers, are:
It is a safe and sane investment.
It protects loved ones in case of emergency.
It creates credit by which unexpected bills can be paid.
It increases happiness in home life.
It guarantees an income for old age.
It never decreases in value.
It indicates a good physical condition.
It helps you to save.
It enables you to educate the children.
It puts money at work for national prosperity.

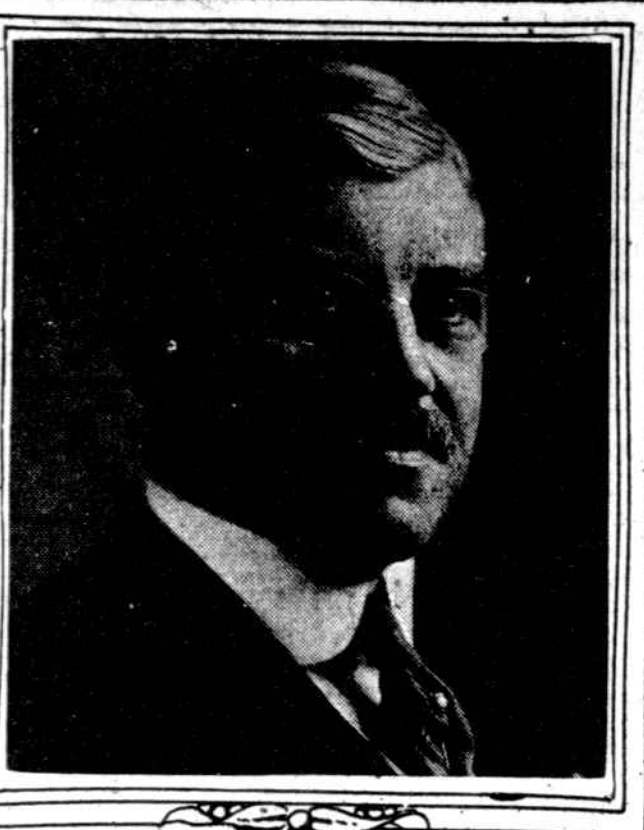
Underwriters in Charge.
The day's campaign is under the auspices of the District of Columbia Life Underwriters' Association, of which Eugene G. Adams is president. The speakers' program was in charge of a committee composed of A. P. Shale, supervisor of the Provident Life and Trust Company, chairman; L. E. Albert, general agent of the Phoenix Mutual Company, and George R. Farquhar, of the Penn Mutual Company.

The list of speakers, the organizations they will address, and the time follow:
A. P. Shale, Provident Life & Trust Co., The Hecht Co., 8:50 a. m.;
War Risk Bureau, 11 a. m.;
C. G. Ottwell, Continental Life of Delaware, Navy Yard Restaurant, 12:10 p. m.;
J. F. Cremen, Massachusetts Mutual Life Insurance Co., Navy Yard Building No. 30, 12:30 p. m.;
Miss Jane McKee, Continental Assurance Co., Young Women's Christian Association, noon.
H. C. Sherrill, Mutual Life of New York, War Risk Bureau, 11 a. m.;
L. G. Schroeder, Mutual Life of New York, Goldenberg's Department Store, 1 p. m.

Isaac Gans will address the employees of Saks & Co. on the subject of Life Insurance Day and its meaning in relation to thrift, at 6 p. m.
Last Year's Business Over Million and Half
One of the most profitable years since its establishment here was experienced last year by the local branch of the Connecticut Mutual Life Insurance Company, of Hartford, Conn., with offices in the Woodward Building. E. D. Sampson, general agent for this territory, said that during the year 1920 the Connecticut Mutual office here wrote insurance with a total aggregate value of \$1,906,530, which, on an average basis, was \$5,863 per policy. The local office has six agents giving their entire time, and a staff of brokers.

Here's a Self-Starter.
The agent had just started talking to the prospect and hadn't yet mentioned his business. Suddenly he said:
"By the way—how long are you going to provide for your wife?"
The prospect looked amazed and replied:
"Why I am going to provide for my wife as long as I live."
"Only as long as you live?" queried the agent. "Why not provide for her as long as she lives?" Then he went on with the selling talk.
Very clever starter. Start a few with it yourself.—Weekly Bulletin.

IN THE FIELD OF RISK.



JOHN DOLPH.

—Harris & Ewing.

One of the leaders among the insurance fraternity in the District of Columbia. He is superintendent of the Washington District of the Metropolitan Life Insurance Co., with offices in the Homer Building. He was born in Canada, and after receiving his education there, for a time taught school. Life came to the United States early in life, however, and entered into the insurance business. His first connection with the Metropolitan Life Insurance Co., with which he has been for about thirty-five years, was in the Chicago office. Later he went to Cincinnati, Ohio, as agent there, and since 1909 he has been in Washington as superintendent. He is a member of the Commercial City, Rotary and Monday Evening clubs and the Chamber of Commerce. He is deeply interested in civic betterment work and takes an active interest in boy welfare activities.

Life Insurance Companies Would Profit by Entering Accident and Health Field, Opinion of Official

The entry of life insurance companies into the business of accident and health insurance is discussed by L. D. Cavanaugh, actuary and assistant secretary of the Federal Life, who says:
"From my observation and study of companies writing both life insurance and accident and health insurance, I am firmly of the opinion that under proper conditions and with proper management, a well-established life company will profit materially by entering the accident and health field on a conservative basis. The success or failure of such undertaking may be attributed almost entirely to the management of the company, its underwriting basis, which includes coverages, premium rates and acquisition costs, and the quality of the service which it gives to its policyholders and agents."

"If a life company is to launch into the accident and health business, it is necessary that the management, particularly that part of the management which will be directly responsible for the success of the department, make a careful study of the business, and so far as possible, analyze and be influenced favorably or unfavorably by the conditions and methods of other companies doing a similar business so as to determine the reasons why some of such companies have made a success of the business, while others have found it necessary or desirable to cease writing it. We can all profit by occasionally analyzing the condition of other companies, and any life company contemplating such a move should study carefully the methods as well as the underwriting and investment profit and loss exhibits of different companies and then reach a conclusion as to the cause or causes for the variation of the experience of the companies included in the analysis."

"A life company writing accident and health insurance as compared with a company writing life insurance only, in my opinion, is more completely equipped to give better and broader service to the insuring public, and, in addition, is in a position to make the relationship between the agent and the company more pleasing, profitable and permanent. All realize that an agent often calls upon a prospect and finds that he is not interested in life insurance, but is interested in accident and health insurance, or vice versa. If an agent writes life insurance for one company and accident and health insurance for another, it is but natural that he will not be as devoted to either company as he would be if he were

working exclusively for one company writing both lines in it. The old saying 'you cannot serve two masters' can well be applied in this connection. The agent equipped to write both lines in one company is also more likely to devote his entire time to such a company in developing the insurance business in his community. Particularly in the smaller country towns an agent may feel that he cannot afford to devote all of his time to the writing of life insurance, but if he is equipped to write accident and health insurance, he will be able to spend his entire time profitably in soliciting such business."

"Any company writing both life and accident and health insurance usually has better underwriting facilities, and both lines of business can be more carefully selected."

DID NOT WASTE INCREASED PAY

Wage Earners Purchased
Higher Priced Risk
Policies.

Despite popular misconception that wage earners spent their higher incomes in wasteful ways, the real evidence is that much of the increased income was expended wisely in securing a more wholesome home environment, says the Statistical Bulletin of the Metropolitan Life Insurance Company. Department store records show that wage earners bought heavily such useful goods as furniture, bedding, carpets and other lines of household equipment.

Both industrial and ordinary insurance companies report unprecedented sales of higher priced plans of insurance to wage earners. The "industrial" or weekly premium applicant became a candidate for "intermediate" and "ordinary" insurance. Savings banks reported record-breaking deposits from this group of the population. Lodges and other fraternal associations gained largely in membership. Vacation resorts gave testimony that the wage earner took advantage of his increased earnings to provide healthful outdoor recreation for his family. Skilled medical and nursing care became available to many persons who heretofore relied upon free clinic and hospital facilities. All these factors helped to lower the death rate of the industrial population of the United States and Canada.

SHIPPERS URGED TO GUARD AGAINST SHORT DELIVERY

Not Easy Prove Loss
From Theft of
Shipments.

When a single case from a total shipment of several falls to arrive at its destination, does such a loss constitute short delivery or a theft? Occasionally a shipper, carrier, or consignee is able easily to prove the fate of the missing unit, but in a great many instances there is no trace whatsoever left of the lost goods.

Marine companies in the past have usually shown leniency and often paid a loss under a theft claim when a shipment was specifically covered against the risks of theft and pilferage, but not against nondelivery or short delivery.

Recently, however, they have become stricter in their attitude toward the assured and are making claimants prove their losses are the result of thievery and not due to the hundred and one causes of short delivery. Theft and pilferage claims are becoming too numerous and too burdensome to permit loss departments settling claims with the same liberality of former times, comments the Eastern Underwriter. Measures must be taken to reduce losses under theft risks, and this step is one of them.

Difficult to Prove Loss.

Without question it is most difficult oftentimes for an assured to prove conclusively that a missing case or package was stolen and not accidentally sent astray. The carrier's bill of lading may show that an entire shipment of goods was received on board a steamer, and if the consignee's warehouse is situated within a short distance of the wharf at the port of destination, the reason for the disappearance of part of the shipment may be discovered quickly and certainly. But, as frequently happens, if the goods must be carried inland over rail, water, or any other route the question of establishing the real cause of an incomplete delivery becomes intricate and perhaps impossible. All the assured knows is that one or possibly more units failed to be delivered. They may arrive weeks or even months later, and, on the other hand, they may permanently be among the missing.

Under such circumstances if the assured is covered against theft and marine hazards, and he decides to submit a theft claim he must do so with a proof of loss within a specified period. The "proof" has many times consisted purely of the knowledge that a certain package or packages were gone, where or in what manner being impossible to state.

Under such conditions certain insurance companies would at times show a willingness to pay these claims, rather than stand squarely on their rights, particularly if the assured's previous loss record was free from questionable claims, or if the size of the account were such that the underwriting company did not care to enter into litigation over a comparatively small matter that might possibly lead to a breaking off of business relations.

Few Now Have "Pull."

Today, few indeed are the assured who have what is commonly called a "pull" with the underwriting offices, when the question of a theft loss comes up for adjustment. Either the assured proves beyond any reasonable doubt that the case, package or whatnot was stolen, or he does not recover under the theft clause. The companies are strongly advising their policyholders to protect themselves against short delivery by the payment of a small additional premium, and thus eliminate all possibilities of trouble over the settling of such claims as have been described in this article.

Continental's Convention.

The annual convention of the representatives of the Continental Casualty Company will be held in Chicago, January 27 to 31, according to announcement at the office of Johnson and Adams, Bond Building, Southeastern managers for the company.

LIFE INSURANCE PROVIDES AGAINST OLD-AGE DRIFTING

By EUGENE G. ADAMS,
President D. C. Life Underwriters Association.

Thrift or drift—which? On your answer depends not only your own happiness but the happiness of those dearest to you.

Drift, and you follow the crowd. It is hard for you to believe it, but only five out of every hundred men reach the age of 65 with a competency. So if you "follow the hunch" that says somehow you will be the exception, you will not be lonesome. When you get to the "old man stage" you will have plenty of company; most of the old men around you followed hunches and called it square. And if you and they aren't in the pitiable stage where you can't work, you'll be treading the same daily grist on uncharted seas of unreckoned miseries, should you be taken from them. And there, too, they will have plenty of company. One third of all widows work for their living—and the tragedy is that millions of these mothers leave little children with somebody else in order to work. A little child needs its mother—no one else in the world can do for them what she can do.

Thrift eliminates drifting. Thrift means wisely planned saving, and life insurance is the most universally popular form of savings with the American people. Life insurance will do for your loved ones today what you would do for them if you live years and years to accumulate a competency. See that you have enough. Life insurance will help you accumulate a definite sum to be paid you at any future time you elect, and will make your old age joyous and carefree. See that your program calls for enough. Life insurance puts right here on earth the castle you have built in the air for your loved ones, if you don't stay long enough to complete it for them yourself.

Examine your life insurance in terms of the income it will produce at 6 per cent for your loved ones if you are taken from them and for yourself in your old age. If it isn't enough income to do it comfortably see any good life insurance man today and complete your program. Life insurance takes the if out of Thrift plans. Do you know you can get it tomorrow? I don't—today is yours.

Metropolitan Insures Whole Town in South

"The Metropolitan has insured the whole town." This is what the newspapers say of what was done in Kingsport, Tenn., where the business men wanted to do the best they could in the care of the people who

work. They entered into contracts with the Metropolitan to give them a standard policy for every employee, man and woman, working in any of the industries of that city.

Kingsport business men, who were interested in making their city as good a place to live in as it could be, who were building houses which they sold on easy terms, improving health conditions, and doing many kinds of welfare work, entered into partnership with the Metropolitan, and the Metropolitan not only gave them insurance, but the nursing service and whatever else the company does for its policyholders.

THE CONNECTICUT MUTUAL LIFE INS. CO. OF HARTFORD CONN.

HAS

—returned to its policyholders more money than it has received from them. This is a record that has not been equalled by any other company.

HAS

as a consequence, furnished insurance to its members cheaper on the whole than has any other company. The average policy is larger, we think, than can be shown by any agency in Washington; total average for the agency \$5,937 during the year 1920.

AGENTS WANTED

E. D. Sampson, General Agent. Phone Main 3926.

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GUARD AGAINST DAMAGE SUITS FROM ICE FALLS

Now Best Time to Shift
Worry to Risk Companies.

The celebrated "frozen face" may be a source of profound grief and dismay to the importunate lover, but the frozen facade is a thing of far greater confusion and panic to many a building owner whose throbbing pocketbook (to say nothing of his warm heart) has been sorely touched by the coldly vindictive impact of an icicle upon the coco of a passerby, says the current issue of the Aetnaizer.

With ice and snow both under foot and overhead it behooves all intrepid adventurers about the public streets to look alive and watch out, but even more doth it behoove the struggling owner or lessee of im-

Branch Office Opened Here by Columbia Co.

The Columbia Casualty Company of New York has just opened a branch office here at 411 Albee Building, 1426 G street northwest. F. W. Porter has assumed charge of the office as resident manager. He is an experienced casualty underwriter, well qualified to render prompt and efficient service in the conduct of the class of business which the company underwrites. The Columbia will write all branches of casualty and surety policies of the most approved and comprehensive character.

proved real estate to inscribe his name upon the dotted line of a public liability insurance application ere gravity aided by a slippery walk has sought to dent the star-straw pavement with the head of a pedestrian.

If it is true that pride goes before a fall, it is certainly no less true that suits and claims for damages follow after, whether the fall be upon or by the pedestrian victim, and the defendant who is unprepared must pay.

If you "carry" enough
Life Insurance
(in any good company)

Life Insurance will carry
you and yours

National Thrift Week
January 17-22
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